

**UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF MICHIGAN**

In re:

Kari Beeman,

Debtor,

Case No. 22-01202
Chapter 7

Hon. James W. Boyd

KARI BEEMAN,

Plaintiff,

Adv. Pro. No.

v.

CREDIT ACCEPTANCE CORPORATION, a Michigan Domestic Profit Corporation,

and

Roosen, Varchetti & Olivier, a Michigan Professional Limited Liability company
39541 Garfield Rd.,
Clinton Twp, MI 48038

Defendants.

Van Hoven & Associates, PLLC
Maureen B. Van Hoven P41326
Attorney for Defendant
501 Baldwin St., Ste 201
Jenison, MI 49428
616-777-0852

**COMPLAINT TO AVOID AND RECOVER INVOLUNTARY
PREFERENTIAL TRANSFER TO CREDITOR CREDIT ACCEPTANCE
CORPORATION
AND TO RECOVER PROPERTY OF THE BANKRUPTCY ESTATE**

Plaintiff, Kari Beeman, through her attorney, complains against Creditor Credit Acceptance Corporation, a Michigan Domestic Profit Corporation, and Roosen, Varchetti & Olivier says:

Jurisdiction

1. This Court has jurisdiction to hear this adversary proceeding under 28 U.S.C. § 1334 and 11 U.S.C. §§ 547 and 550.
2. This is a core proceeding under 28 U.S.C. § 157(b)(2)(F).
3. Plaintiff consents to entry of a final judgment by this Court.

Common Allegations

4. Plaintiff, Kari Beeman, is a debtor in Chapter 7 Case No. 22-01202, which was filed on June 9, 2022.
5. Defendant, Credit Acceptance Corporation, is a Michigan Domestic Profit Corporation, whose registered agent is CSC Lawyers Incorporating Service, 2900 WEST ROAD STE 500, East Lansing, Michigan 48823. Exhibit 1.
6. Kenneth Booth is the CEO of Credit Acceptance Corporation. Exhibit 2.
7. Defendant, Roosen, Varchetti & Olivier, is a Michigan Domestic Professional Corporation, whose registered agent is PAUL E VARCHETTI, and which has its primary place of business at 39541 Garfield Rd., Clinton Twp, MI 48038. Exhibit 3.
8. Defendant Midland Funding LLC, through its attorneys Defendant Roosen, Varchetti & Olivier obtained a money judgment against Plaintiff on August 16, 2018 in the 58th District Court, Ottawa County, Case No. 18-053952-GC.
9. From March 11, 2022, through June 3, 2022, Defendant Credit Acceptance Corporation via Defendant Roosen, Varchetti & Olivier garnished \$2,292.73 from Plaintiff's wages. Attached as Exhibit 4 are copies of Plaintiff's paystubs.
10. Through counsel, Plaintiff requested the Creditor, by and through Creditor's Counsel, to turn over the preferential funds by letters dated July 11, 2022 and August 8, 2022. Exhibit 5.

11. Defendant Credit Acceptance Corporation failed to reply to either letter.
12. The funds in question were garnished and transmitted Defendant Roosen, Varchetti & Olivier bi-weekly with the last one being withheld on June 3, 2022.

COUNT I
Avoidance of Involuntary Preferential Transfer

13. Plaintiff realleges and incorporates paragraphs 1-12 by reference.
14. The garnisheed wages in the amount of \$2,292.73 set forth above constitute a transfer of property of the Plaintiff to or for the benefit of the Creditor, by and through Creditor's counsel, who was a creditor of the Plaintiff.
15. The garnishments were made for or on account of an antecedent debt owed to Defendant Credit Acceptance Corporation by and through Creditor's counsel.
16. Plaintiff was presumptively and actually insolvent at the time of the garnishments.
17. The garnishments were made on or within the 90 days before the Petition date.
18. By virtue of the garnishments, the Creditor, by and through Creditors counsel, received more than they would have received if the Plaintiff's estate had been liquidated under the Chapter 7, the garnishments had not occurred, and the Creditor had received payment of the debt to the extent permitted by the Bankruptcy Code.
19. The garnishments constitute avoidable preferences pursuant to 11 U.S.C. § 547(b).
20. The Plaintiff may avoid the garnished funds to the extent that he exempted the funds because the garnishments are avoidable by the Trustee and the Trustee has not attempted to avoid the garnishments, pursuant to 11 U.S.C. § 522(h).

WHEREFORE, Plaintiff respectfully requests that the Court avoid the \$2,292.73 preferential transfers to Creditor Credit Acceptance Corporation, and grant such other relief as it deems just and equitable under the circumstances.

COUNT II

Recovery of Involuntary Preferential Transfer

21. Plaintiff realleges and incorporates paragraphs 1-20 by reference.
22. The Defendant Roosen, Varchetti & Olivier are an immediate transferee of the withholdings for whose benefit the garnishments were made.
23. Defendant, Credit Acceptance Corporation, by and through its counsel was the initial transferee or mediate transferee for whose benefit the garnishments were made.
24. Plaintiff is entitled to recover and exempt the involuntary preferential transfer under 11 U.S.C. §§ 522(g) and (h) because:
- (a) the transfer is avoidable by the trustee under § 547 and the trustee has not attempted to avoid the transfer;
 - (b) the transfer was not a voluntary transfer of the debtor's property;
 - (c) the debtor did not conceal the property; and
 - (d) the debtor could have exempted the funds if the transfer had not been made.
25. Plaintiff has sufficient exemptions left to cover the preferential transfer, and has listed and exempted the preferential transfer on Schedules B and C. (Relevant pages of Schedules B and C are attached as Exhibit 5. Debtor scheduled the amount as \$873.22 but the actual amount is less, \$2,292.73.)
26. Unless otherwise determined after a trial, the Plaintiff is entitled to recover from Defendant, Credit Acceptance Corporation the sum of \$2,292.73, plus interest thereon to the date of payment and the costs of this action, pursuant to 11 U.S.C. § 550(a).

27. Unless otherwise determined after a trial, the Plaintiff is entitled to recover from Defendant, Roosen, Varchetti & Olivier the sum of \$2,292.73, plus interest thereon to the date of payment and the costs of this action, pursuant to 11 U.S.C. § 550(a)(2).

WHEREFORE, Plaintiff respectfully requests that the Court permit recovery of the preferential transfer to Defendant, that he be awarded the recovered funds as exempt property, that he be awarded reasonable attorney fees incurred in recovering the same, and that the Court grant such other relief as it deems just and equitable under the circumstances.

Dated: October 17, 2022

Respectfully submitted,



/s/ Maureen B. Van Hoven

Maureen B. Van Hoven (P-41326)

Attorney for Plaintiff

501 Baldwin St. Ste 201, Jenison, MI 49428

(616) 777-0852

(616) 457-9400 Fax

maureenvh@comcast.net

Exhibit 1

LARA Corporations Online Filing System

Department of Licensing and Regulatory Affairs

ID Number: 800020000

[Request certificate](#)[Return to Results](#)[New search](#)Summary for: **CREDIT ACCEPTANCE CORPORATION**The name of the **DOMESTIC PROFIT CORPORATION**: CREDIT ACCEPTANCE CORPORATION

The name was changed from: AUTO FINANCE CORPORATION on 01-26-1977

Entity type: DOMESTIC PROFIT CORPORATION

Identification Number: 800020000 Old ID Number: 020465

Date of Incorporation in Michigan: 08/23/1972

Purpose: All Purpose Clause

Term: Perpetual

Most Recent Annual Report: 2022

Most Recent Annual Report with Officers & Directors: 2022

The name and address of the Resident Agent:

Resident Agent Name: CSC-LAWYERS INCORPORATING SERVICE (COMPANY)

Street Address: 2900 WEST ROAD STE 500

Apt/Suite/Other:

City: EAST LANSING

State: MI

Zip Code: 48823

Registered Office Mailing address:

P.O. Box or Street Address: 25505 W 12 MILE ROAD

Apt/Suite/Other:

City: SOUTHFIELD

State: WA

Zip Code: 48034

The Officers and Directors of the Corporation:

Title	Name	Address
PRESIDENT	KENNETH S. BOOTH	25505 WEST 12 MILE ROAD SOUTHFIELD, MI 48034 USA
TREASURER	DOUGLAS W. BUSK	25505 WEST 12 MILE ROAD SOUTHFIELD, MI 48034 USA
TREASURER	DOUGLAS W. BUSK	25505 WEST 12 MILE ROAD SOUTHFIELD, MI 48034 USA
SECRETARY	ERIN J. KERBER	25505 WEST 12 MILE ROAD SOUTHFIELD, MI 48034 USA
DIRECTOR	KENNETH S. BOOTH	25505 WEST 12 MILE ROAD SOUTHFIELD, MI 48034 USA
DIRECTOR	GLENDA J. FLANAGAN	550 BOWIE STREET AUSTIN, TX 78703 USA
DIRECTOR	SCOTT J. VASSALLUZZO	2200 BUTT ROAD SUITE 320 BOCA RATON, FL 33431 USA
DIRECTOR	GLENDA J. FLANAGAN	550 BOWIE STREET AUSTIN, TX 78703 USA
DIRECTOR	THOMAS N. TRYFOROS	21 ASTOR PLACE APT 11C NEW YORK, NY 10003 USA
DIRECTOR	VINAYAK R HEGDE	7357 172ND AVE SE BELLEVUE, MI 98006 USA

Act Formed Under: 327-1931 Michigan General Corporation Act**Total Authorized Shares:** 81,000,000**Written Consent****View Assumed Names for this Business Entity****View filings for this business entity:**

ALL FILINGS
ANNUAL REPORT/ANNUAL STATEMENTS
ARTICLES OF INCORPORATION
RESTATED ARTICLES OF INCORPORATION
RESTATED ARTICLES OF INCORPORATION
RESTATED ARTICLES OF INCORPORATION

View filings**Comments or notes associated with this business entity:**[LARA FOIA Process](#)[Transparency](#)[Office of Regulatory Reinvention](#)[State Web Sites](#)[Michigan.gov Home](#)[ADA](#)[Michigan News](#)[Policies](#)

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Exhibit 2

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Senior Leadership Team

- **Kenneth S. Booth**
Chief Executive Officer and President, Age 54
- **Douglas W. Busk**
Chief Treasury Officer, Age 61
- **Erin J. Kerber**
Chief Legal Officer, Age 42
- **Jonathan L. Lum**
Chief Operating Officer, Age 46
- **Andrew K. Rostami**
Chief Marketing and Product Officer, Age 42
- **Wendy A. Rummler**
Chief People Officer, Age 45
- **Arthur L. Smith**
Chief Analytics Officer, Age 49
- **Daniel A. Ulatowski**
Chief Sales Officer, Age 50

Investor Relations

Investor Relations
Stock Transfer Agent
Reports and Financials
Proxy Materials and Annual Meeting
Stock Price Info
Earnings Calls and Transcripts
Press Releases
Investor Questions
Board Members
Senior Leadership Team
Corporate Governance
Investor Relations – Inquiries
Board of Directors – Inquiries
Environmental, Social & Governance

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[NASDAQ: CACC](#)

[Web Accessibility Policy](#)

[NMLS ID: 3023](#)

[Privacy for California Residents](#)

Exhibit 3

LARA Corporations Online Filing System

Department of Licensing and Regulatory Affairs

ID Number: 801892346[Request certificate](#)[Return to Results](#)[New search](#)**Summary for:** ROOSEN, VARCHETTI & OLIVIER, PLLC**The name of the DOMESTIC PROFESSIONAL LIMITED LIABILITY COMPANY:** ROOSEN, VARCHETTI & OLIVIER, PLLC**Entity type:** DOMESTIC PROFESSIONAL LIMITED LIABILITY COMPANY**Identification Number:** 801892346 **Old ID Number:** D11087**Date of Organization in Michigan:** 11/30/2006**Term:** Perpetual**The name and address of the Resident Agent:**

Resident Agent Name: PAUL E VARCHETTI

Street Address: 39541 GARFIELD

Apt/Suite/Other:

City: CLINTON TOWNSHIP

State: MI

Zip Code: 48038

Registered Office Mailing address:

P.O. Box or Street Address:

Apt/Suite/Other:

City:

State:

Zip Code:

Act Formed Under: 023-1993 Michigan Limited Liability Company Act**Managed By:**

Members

[View Assumed Names for this Business Entity](#)**View filings for this business entity:**

ALL FILINGS

ANNUAL REPORT/ANNUAL STATEMENTS

CERTIFICATE OF CORRECTION

CERTIFICATE OF CHANGE OF REGISTERED OFFICE AND/OR RESIDENT AGENT

RESIGNATION OF RESIDENT AGENT

CERTIFICATE OF ASSUMED NAME

[View filings](#)**Comments or notes associated with this business entity:**

Exhibit 4

#201030 - Kari Beeman Great Lakes/Great Lakes /131/5862	Voucher #(2780663)	Pay Date: 03/11/2022 Pay Period: 02/28/2022-03/06/2022
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Earnings				
	Rate	Hours	Current	YTD
BONMS			100.00	400.00
HOL				157.68
OT				157.68
REG	19.71	40:00	788.40	7,884.00
Gross Pay			888.40	8,599.36

Deductions			
	Goal	Current	YTD
GARNI	11,511.89	196.69	961.44

Taxes Withheld				
	Taxable	Taxable YTD	Current	YTD
FIT	888.40	8,599.36		
FICA	888.40	8,599.36	55.08	533.16
MEDI	888.40	8,599.36	12.88	124.67
SIT:MI	888.40	8,599.36	33.67	324.76
Total			101.63	982.59

Net Pay		590.08	6,655.33
Checking (3667)		590.08	6,655.33

Timesheet				
	Time Off	In	Out	Total
Mon, 02/28/2022		06:01a	04:36p	9:59
Tue, 03/01/2022		05:58a	04:37p	10:05
Wed, 03/02/2022		06:03a	11:56a	8:00
Thu, 03/03/2022		05:53a	09:55p	15:32
Fri, 03/04/2022		06:00a	05:04p	9:47
Sun, 03/06/2022		07:03a	02:15p	8:00

GPM INVESTMENTS, LLC 8565 MAGELLAN PARKWAY SUITE 400, Richmond, VA 23227

1 of 1

GPM INVESTMENTS, LLC
8565 MAGELLAN PARKWAY SUITE 400
Richmond, VA 23227

Pay Date:	03/11/2022
Voucher #:	(2780663)

Deposited To The Account(s) Of	Deposit #	Account Type	Account #	Transit ABA	Deposit
Kari Beeman	1	Checking	XXXXXX3667	264171241	590.08

Great Lakes/Great Lakes /131/5862 201030 03/11/2022 (2780663)

Kari Beeman
13920 Pinewood Dr
Grand Haven, MI 49417

Non-Negotiable - This Is Not A Check

#201030 - Kari Beeman	Voucher #(2792534)	Pay Date: 03/18/2022
Great Lakes/Great Lakes /131/5862		Pay Period: 03/07/2022-03/13/2022

Earnings

	Rate	Hours	Current	YTD
BONMS				400.00
HOL				157.68
OT				157.68
REG	19.71	40:00	788.40	8,672.40
Gross Pay			788.40	9,387.76

Deductions

	Goal	Current	YTD
GARNI	11,511.89	174.67	1,136.11

Taxes Withheld

	Taxable	Taxable YTD	Current	YTD
FIT	788.40	9,387.76		
FICA	788.40	9,387.76	48.88	582.04
MEDI	788.40	9,387.76	11.43	136.10
SIT:MI	788.40	9,387.76	29.42	354.18
Total			89.73	1,072.32

Net Pay

	524.00	7,179.33
Checking (3667)	524.00	7,179.33

Timesheet

	Time Off	In	Out	Total
Mon, 03/07/2022		05:57a	04:07p	10:10
Tue, 03/08/2022		10:32a	10:00p	10:09
Wed, 03/09/2022		06:07a	02:10p	8:03
Thu, 03/10/2022		06:04a	04:10p	9:11
Fri, 03/11/2022		06:11a	05:30p	11:19
--More--				

Timesheet - Continued

	Time Off	In	Out	Total
Sat, 03/12/2022		06:18a	12:59p	8:00
Sun, 03/13/2022		06:23a	02:05p	8:00

GPM INVESTMENTS, LLC 8565 MAGELLAN PARKWAY SUITE 400, Richmond, VA 23227

1 of 1

GPM INVESTMENTS, LLC
 8565 MAGELLAN PARKWAY SUITE 400
 Richmond, VA 23227

Pay Date:	03/18/2022
Voucher #:	(2792534)

Deposited To The Account(s) Of	Deposit #	Account Type	Account #	Transit ABA	Deposit
Kari Beeman	1	Checking	XXXXXX3667	264171241	524.00

Great Lakes/Great Lakes /131/5862 201030 03/18/2022 (2792534)

Kari Beeman
 13920 Pinewood Dr
 Grand Haven, MI 49417

Non-Negotiable - This Is Not A Check

1
GPM INVESTMENTS, LLC
 8565 MAGELLAN PARKWAY SUITE 400

#201030 - Kari Beeman
Great Lakes/Great Lakes /131/5862

Voucher #(2804009)

Pay Date: 03/25/2022
Pay Period: 03/14/2022-03/20/2022

Earnings

	Rate	Hours	Current	YTD
BONMS				400.00
HOL				157.68
OT				157.68
REG	19.71	40:00	788.40	9,460.80
Gross Pay			788.40	10,176.16

Deductions

	Goal	Current	YTD
GARNI	11,511.89	174.67	1,310.78

Taxes Withheld

	Taxable	Taxable YTD	Current	YTD
FIT	788.40	10,176.16		
FICA	788.40	10,176.16	48.88	630.92
MEDI	788.40	10,176.16	11.43	147.53
SIT:MI	788.40	10,176.16	29.42	383.60
Total			89.73	1,162.05

Net Pay	524.00	7,703.33
Checking (3667)	524.00	7,703.33

Timesheet

	Time Off	In	Out	Total
Mon, 03/14/2022		06:41a	03:14p	8:33
Tue, 03/15/2022		05:59a	03:09p	9:10
Wed, 03/16/2022		06:07a	05:17p	11:10
Thu, 03/17/2022		06:06a	02:57p	8:51
Fri, 03/18/2022		11:00a	12:00p	8:00
--More--				

Timesheet - Continued

	Time Off	In	Out	Total
Sat, 03/19/2022		06:02a	02:24p	8:22
Sun, 03/20/2022		06:27a	02:01p	8:00

GPM INVESTMENTS, LLC 8565 MAGELLAN PARKWAY SUITE 400, Richmond, VA 23227

1 of 1

GPM INVESTMENTS, LLC
8565 MAGELLAN PARKWAY SUITE 400
Richmond, VA 23227Pay Date: 03/25/2022
Voucher #: (2804009)

Deposited To The Account(s) Of	Deposit #	Account Type	Account #	Transit ABA	Deposit
Kari Beeman	1	Checking	XXXXXX3667	264171241	524.00

Great Lakes/Great Lakes /131/5862 201030 03/25/2022 (2804009)

Kari Beeman
13920 Pinewood Dr
Grand Haven, MI 49417

Non-Negotiable - This Is Not A Check

#201030 - Kari Beeman
Great Lakes/Great Lakes /131/5862

Voucher #(2815377)

Pay Date: 04/01/2022

Pay Period: 03/21/2022-03/27/2022

Earnings

	Rate	Hours	Current	YTD
BONMS				400.00
HOL				157.68
OT				157.68
REG	19.71	40:00	788.40	10,249.20
Gross Pay			788.40	10,964.56

Deductions

	Goal	Current	YTD
GARNI	11,511.89	174.67	1,485.45

Taxes Withheld

	Taxable	Taxable YTD	Current	YTD
FIT	788.40	10,964.56		
FICA	788.40	10,964.56	48.88	679.80
MEDI	788.40	10,964.56	11.43	158.96
SIT:MI	788.40	10,964.56	29.42	413.02
Total			89.73	1,251.78

Net Pay

	524.00	8,227.33
Checking (3667)	524.00	8,227.33

Timesheet

	Time Off	In	Out	Total
Mon, 03/21/2022		06:08a	03:06p	8:58
Tue, 03/22/2022		06:05a	02:58p	8:53
Wed, 03/23/2022		06:09a	03:56p	9:47
Thu, 03/24/2022		05:46a	04:51p	11:05
Fri, 03/25/2022		06:01a	04:13p	10:12
--More--				

Timesheet - Continued

	Time Off	In	Out	Total
Sat, 03/26/2022		05:59a	02:19p	8:20
Sun, 03/27/2022		06:18a	03:29p	9:11

GPM INVESTMENTS, LLC 8565 MAGELLAN PARKWAY SUITE 400, Richmond, VA 23227

1 of 1

GPM INVESTMENTS, LLC
8565 MAGELLAN PARKWAY SUITE 400
Richmond, VA 23227Pay Date: 04/01/2022
Voucher #: (2815377)

Deposited To The Account(s) Of	Deposit #	Account Type	Account #	Transit ABA	Deposit
Kari Beeman	1	Checking	XXXXXX3667	264171241	524.00

Great Lakes/Great Lakes /131/5862 201030 04/01/2022 (2815377)

Kari Beeman
13920 Pinewood Dr
Grand Haven, MI 49417

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#201030 - Kari Beeman
Great Lakes/Great Lakes /131/5862

Voucher #(2849637)

Pay Date: 04/08/2022

Pay Period: 03/28/2022-04/03/2022

Earnings

	Rate	Hours	Current	YTD
BONMS				400.00
HOL				157.68
OT				157.68
REG	19.71	40:00	788.40	11,037.60
Gross Pay			788.40	11,752.96

Deductions

	Goal	Current	YTD
GARNI	11,511.89	174.67	1,660.12

Taxes Withheld

	Taxable	Taxable YTD	Current	YTD
FIT	788.40	11,752.96		
FICA	788.40	11,752.96	48.88	728.68
MEDI	788.40	11,752.96	11.43	170.39
SIT:MI	788.40	11,752.96	29.42	442.44
Total			89.73	1,341.51

Net Pay

	524.00	8,751.33
Checking (3667)	524.00	8,751.33

Timesheet

	Time Off	In	Out	Total
Tue, 03/29/2022		06:01a	03:47p	9:46
Wed, 03/30/2022		06:00a	04:20p	10:20
Thu, 03/31/2022		05:52a	04:12p	10:20
Fri, 04/01/2022		06:16a	04:17p	10:01
Sat, 04/02/2022		09:38a	12:34p	8:00
Sun, 04/03/2022		09:38a	02:27p	8:00

GPM INVESTMENTS, LLC 8565 MAGELLAN PARKWAY SUITE 400, Richmond, VA 23227

1 of 1

GPM INVESTMENTS, LLC
8565 MAGELLAN PARKWAY SUITE 400
Richmond, VA 23227Pay Date: 04/08/2022
Voucher #: (2849637)

Deposited To The Account(s) Of	Deposit #	Account Type	Account #	Transit ABA	Deposit
Kari Beeman	1	Checking	XXXXXX3667	264171241	524.00

Great Lakes/Great Lakes /131/5862 201030 04/08/2022 (2849637)

Kari Beeman
13920 Pinewood Dr
Grand Haven, MI 49417

Non-Negotiable - This Is Not A Check

1
GPM INVESTMENTS, LLC
8565 MAGELLAN PARKWAY SUITE 400

#201030 - Kari Beeman
Great Lakes/Great Lakes /131/5862

Voucher #(2861060)

Pay Date: 04/15/2022
Pay Period: 04/04/2022-04/10/2022

Earnings

	Rate	Hours	Current	YTD
BONMS				400.00
HOL				157.68
OT				157.68
REG	19.71	40:00	788.40	11,826.00
Gross Pay			788.40	12,541.36

Deductions

	Goal	Current	YTD
GARNI	11,511.89	174.67	1,834.79

Taxes Withheld

	Taxable	Taxable YTD	Current	YTD
FIT	788.40	12,541.36		
FICA	788.40	12,541.36	48.88	777.56
MEDI	788.40	12,541.36	11.43	181.82
SIT:MI	788.40	12,541.36	29.42	471.86
Total			89.73	1,431.24

Net Pay

	524.00	9,275.33
Checking (3667)	524.00	9,275.33

Timesheet

	Time Off	In	Out	Total
Tue, 04/05/2022		06:01a	04:11p	10:10
Wed, 04/06/2022		06:33a	04:42p	10:09
Thu, 04/07/2022		06:30a	05:26p	10:17
Sat, 04/09/2022		06:33a	04:46p	10:13
Sun, 04/10/2022		06:31a	12:00p	8:00

GPM INVESTMENTS, LLC 8565 MAGELLAN PARKWAY SUITE 400, Richmond, VA 23227

1 of 1

GPM INVESTMENTS, LLC
8565 MAGELLAN PARKWAY SUITE 400
Richmond, VA 23227Pay Date: 04/15/2022
Voucher #: (2861060)

Deposited To The Account(s) Of	Deposit #	Account Type	Account #	Transit ABA	Deposit
Kari Beeman	1	Checking	XXXXXX3667	264171241	524.00

Great Lakes/Great Lakes /131/5862 201030 04/15/2022 (2861060)

Kari Beeman
13920 Pinewood Dr
Grand Haven, MI 49417

Non-Negotiable - This Is Not A Check

1

GPM INVESTMENTS, LLC
8565 MAGELLAN PARKWAY SUITE 400

#201030 - Kari Beeman Voucher #(2872577) Pay Date: 04/22/2022
Great Lakes/Great Lakes /131/5862 Pay Period: 04/11/2022-04/17/2022

Earnings

	Rate	Hours	Current	YTD
BONMS				400.00
HOL				157.68
OT				157.68
REG	19.71	40.00	788.40	12,614.40
Gross Pay			788.40	13,329.76

Deductions

	Goal	Current	YTD
GARNI	11,511.89	174.67	2,009.46

Taxes Withheld

	Taxable	Taxable YTD	Current	YTD
FIT	788.40	13,329.76		
FICA	788.40	13,329.76	48.89	826.45
MEDI	788.40	13,329.76	11.43	193.25
SIT:MI	788.40	13,329.76	29.42	501.28
Total			89.74	1,520.98

Net Pay

	523.99	9,799.32
Checking (3667)	523.99	9,799.32

Timesheet

	Time Off	In	Out	Total
Mon, 04/11/2022		06:29a	04:16p	9:47
Tue, 04/12/2022		06:39a	04:27p	9:48
Wed, 04/13/2022		06:22a	03:34p	9:12
Thu, 04/14/2022		06:15a	03:13p	8:58
Fri, 04/15/2022		07:02a	03:10p	8:08
--More--				

Timesheet - Continued

	Time Off	In	Out	Total
Fri, 04/15/2022		10:56p	01:24a	2:28
Sat, 04/16/2022		02:05p	03:28p	6:22
Sat, 04/16/2022		08:47p	10:25p	1:38

GPM INVESTMENTS, LLC 8565 MAGELLAN PARKWAY SUITE 400, Richmond, VA 23227

1 of 1

GPM INVESTMENTS, LLC
8565 MAGELLAN PARKWAY SUITE 400
Richmond, VA 23227

Pay Date: 04/22/2022
Voucher #: (2872577)

Deposited To The Account(s) Of	Deposit #	Account Type	Account #	Transit ABA	Deposit
Kari Beeman	1	Checking	XXXXXX3667	264171241	523.99

Great Lakes/Great Lakes /131/5862 201030 04/22/2022 (2872577)

Kari Beeman
13920 Pinewood Dr
Grand Haven, MI 49417

Non-Negotiable - This Is Not A Check

1
GPM INVESTMENTS, LLC
8565 MAGELLAN PARKWAY SUITE 400

#201030 - Kari Beeman
Great Lakes/Great Lakes /131/5862

Voucher #(2883971)

Pay Date: 04/29/2022
Pay Period: 04/18/2022-04/24/2022**Earnings**

	Rate	Hours	Current	YTD
BONMS				400.00
HOL				157.68
OT				157.68
REG	19.71	40:00	788.40	13,402.80
Gross Pay			788.40	14,118.16

Deductions

	Goal	Current	YTD
GARNI	11,511.89	174.67	2,184.13

Taxes Withheld

	Taxable	Taxable YTD	Current	YTD
FIT	788.40	14,118.16		
FICA	788.40	14,118.16	48.88	875.33
MEDI	788.40	14,118.16	11.43	204.68
SIT:MI	788.40	14,118.16	29.42	530.70
Total			89.73	1,610.71

Net Pay

	524.00	10,323.32
Checking (3667)	524.00	10,323.32

Timesheet

	Time Off	In	Out	Total
Mon, 04/18/2022		06:28a	04:55p	10:27
Tue, 04/19/2022		06:35a	05:02p	10:27
Wed, 04/20/2022		06:45a	04:25p	9:40
Thu, 04/21/2022		06:40a	04:53p	10:13
Fri, 04/22/2022		06:42a	05:41p	10:59

GPM INVESTMENTS, LLC 8565 MAGELLAN PARKWAY SUITE 400, Richmond, VA 23227

1 of 1

GPM INVESTMENTS, LLC
8565 MAGELLAN PARKWAY SUITE 400
Richmond, VA 23227

Pay Date: 04/29/2022

Voucher #: (2883971)

Deposited To The Account(s) Of	Deposit #	Account Type	Account #	Transit ABA	Deposit
Kari Beeman	1	Checking	XXXXXX3667	264171241	524.00

Great Lakes/Great Lakes /131/5862 201030 04/29/2022 (2883971)

Kari Beeman
13920 Pinewood Dr
Grand Haven, MI 49417

Non-Negotiable - This Is Not A Check

#201030 - Kari Beeman
Great Lakes/Great Lakes /131/5862

Voucher #(2895383)

Pay Date: 05/06/2022
Pay Period: 04/25/2022-05/01/2022**Earnings**

	Rate	Hours	Current	YTD
BONMS				400.00
HOL				157.68
OT				157.68
REG	19.71	40:00	788.40	14,191.20
Gross Pay			788.40	14,906.56

Deductions

	Goal	Current	YTD
GARNI	11,511.89	174.67	2,358.80

Taxes Withheld

	Taxable	Taxable YTD	Current	YTD
FIT	788.40	14,906.56		
FICA	788.40	14,906.56	48.88	924.21
MEDI	788.40	14,906.56	11.43	216.11
SIT:MI	788.40	14,906.56	29.42	560.12
Total			89.73	1,700.44

Net Pay		524.00	10,847.32
Checking (3667)		524.00	10,847.32

Timesheet

	Time Off	In	Out	Total
Mon, 04/25/2022		05:23a	03:56p	10:33
Tue, 04/26/2022		06:00a	03:18p	9:18
Wed, 04/27/2022		05:59a	03:58p	9:59
Thu, 04/28/2022		05:55a	06:24p	12:29
Fri, 04/29/2022		08:06a	04:03p	8:00
Sun, 05/01/2022		10:02a	01:14p	8:00

GPM INVESTMENTS, LLC 8565 MAGELLAN PARKWAY SUITE 400, Richmond, VA 23227

1 of 1

GPM INVESTMENTS, LLC
8565 MAGELLAN PARKWAY SUITE 400
Richmond, VA 23227Pay Date: 05/06/2022
Voucher #: (2895383)

Deposited To The Account(s) Of	Deposit #	Account Type	Account #	Transit ABA	Deposit
Kari Beeman	1	Checking	XXXXXX3667	264171241	524.00

Great Lakes/Great Lakes /131/5862 201030 05/06/2022 (2895383)

Kari Beeman
13920 Pinewood Dr
Grand Haven, MI 49417

Non-Negotiable - This Is Not A Check

1
GPM INVESTMENTS, LLC
8565 MAGELLAN PARKWAY SUITE 400

#201030 - Kari Beeman
Great Lakes/Great Lakes /131/5862

Voucher #(2906907)

Pay Date: 05/13/2022
Pay Period: 05/02/2022-05/08/2022

Earnings

	Rate	Hours	Current	YTD
BONMS				400.00
HOL				157.68
OT				157.68
REG	19.71	40:00	788.40	14,979.60
Gross Pay			788.40	15,694.96

Deductions

	Goal	Current	YTD
GARNI	11,511.89	174.67	2,533.47

Taxes Withheld

	Taxable	Taxable YTD	Current	YTD
FIT	788.40	15,694.96		
FICA	788.40	15,694.96	48.88	973.09
MEDI	788.40	15,694.96	11.43	227.54
SIT:MI	788.40	15,694.96	29.42	589.54
Total			89.73	1,790.17

Net Pay

	524.00	11,371.32
Checking (3667)	524.00	11,371.32

Timesheet

	Time Off	In	Out	Total
Mon, 05/02/2022		05:52a	03:57p	10:05
Tue, 05/03/2022		06:08a	03:32p	9:24
Tue, 05/03/2022		08:31p	11:30p	2:59
Wed, 05/04/2022		07:50a	04:07p	8:17
Thu, 05/05/2022		06:35a	03:38p	9:03
--More--				

Timesheet - Continued

	Time Off	In	Out	Total
Fri, 05/06/2022		06:10a	03:49p	9:39
Sun, 05/08/2022		10:32a	12:19p	8:00

GPM INVESTMENTS, LLC 8565 MAGELLAN PARKWAY SUITE 400, Richmond, VA 23227

1 of 1

GPM INVESTMENTS, LLC
8565 MAGELLAN PARKWAY SUITE 400
Richmond, VA 23227Pay Date: 05/13/2022
Voucher #: (2906907)

Deposited To The Account(s) Of	Deposit #	Account Type	Account #	Transit ABA	Deposit
Kari Beeman	1	Checking	XXXXXX3667	264171241	524.00

Great Lakes/Great Lakes /131/5862 201030 05/13/2022 (2906907)

Kari Beeman
13920 Pinewood Dr
Grand Haven, MI 49417

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1
GPM INVESTMENTS, LLC
8565 MAGELLAN PARKWAY SUITE 400

#201030 - Kari Beeman
Great Lakes/Great Lakes /131/5862

Voucher #(2918429)

Pay Date: 05/20/2022

Pay Period: 05/09/2022-05/15/2022

Earnings

	Rate	Hours	Current	YTD
BONMS				400.00
HOL				157.68
OT				157.68
REG	19.71	40:00	788.40	15,768.00
Gross Pay			788.40	16,483.36

Deductions

	Goal	Current	YTD
GARNI	11,511.89	174.67	2,708.14

Taxes Withheld

	Taxable	Taxable YTD	Current	YTD
FIT	788.40	16,483.36		
FICA	788.40	16,483.36	48.88	1,021.97
MEDI	788.40	16,483.36	11.43	238.97
SIT:MI	788.40	16,483.36	29.42	618.96
Total			89.73	1,879.90

Net Pay

	524.00	11,895.32
Checking (3667)	524.00	11,895.32

Timesheet

	Time Off	In	Out	Total
Tue, 05/10/2022		05:39a	04:02p	10:23
Wed, 05/11/2022		05:42a	03:57p	10:15
Thu, 05/12/2022		05:47a	03:59p	10:12
Fri, 05/13/2022		05:45a	04:00p	10:15
Sat, 05/14/2022		06:07a	02:38p	8:31

GPM INVESTMENTS, LLC 8565 MAGELLAN PARKWAY SUITE 400, Richmond, VA 23227

1 of 1

GPM INVESTMENTS, LLC
8565 MAGELLAN PARKWAY SUITE 400
Richmond, VA 23227Pay Date: 05/20/2022
Voucher #: (2918429)

Deposited To The Account(s) Of	Deposit #	Account Type	Account #	Transit ABA	Deposit
Kari Beeman	1	Checking	XXXXXX3667	264171241	524.00

Great Lakes/Great Lakes /131/5862 201030 05/20/2022 (2918429)

Kari Beeman
13920 Pinewood Dr
Grand Haven, MI 49417

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#201030 - Kari Beeman
Great Lakes/Great Lakes /131/5862

Voucher #(2929851)

Pay Date: 05/27/2022

Pay Period: 05/16/2022-05/22/2022

Earnings

	Rate	Hours	Current	YTD
BONMS				400.00
HOL				157.68
OT				157.68
REG	19.71	40:00	788.40	16,556.40
Gross Pay			788.40	17,271.76

Deductions

	Goal	Current	YTD
GARNI	11,511.89	174.67	2,882.81

Taxes Withheld

	Taxable	Taxable YTD	Current	YTD
FIT	788.40	17,271.76		
FICA	788.40	17,271.76	48.88	1,070.85
MEDI	788.40	17,271.76	11.43	250.40
SIT:MI	788.40	17,271.76	29.42	648.38
Total			89.73	1,969.63

Net Pay		524.00	12,419.32
Checking (3667)		524.00	12,419.32

Timesheet

	Time Off	In	Out	Total
Mon, 05/16/2022		06:17a	03:00p	8:43
Tue, 05/17/2022		06:04a	05:25p	11:21
Wed, 05/18/2022		06:12a	03:35p	9:23
Thu, 05/19/2022		12:47p	02:04p	8:00
Sat, 05/21/2022		06:09a	03:04p	8:55

GPM INVESTMENTS, LLC 8565 MAGELLAN PARKWAY SUITE 400, Richmond, VA 23227

1 of 1

GPM INVESTMENTS, LLC
8565 MAGELLAN PARKWAY SUITE 400
Richmond, VA 23227Pay Date: 05/27/2022
Voucher #: (2929851)

Deposited To The Account(s) Of	Deposit #	Account Type	Account #	Transit ABA	Deposit
Kari Beeman	1	Checking	XXXXXX3667	264171241	524.00

Great Lakes/Great Lakes /131/5862 201030 05/27/2022 (2929851)

Kari Beeman
13920 Pinewood Dr
Grand Haven, MI 49417

Non-Negotiable - This Is Not A Check

1
GPM INVESTMENTS, LLC
8565 MAGELLAN PARKWAY SUITE 400

#201030 - Kari Beeman
Great Lakes/Great Lakes /131/5862

Voucher #(2941383)

Pay Date: 06/03/2022

Pay Period: 05/23/2022-06/29/2022

Earnings

	Rate	Hours	Current	YTD
BONMS				400.00
HOL				157.68
OT				157.68
REG	19.71	40:00	788.40	17,344.80
Gross Pay			788.40	18,060.16

Deductions

	Goal	Current	YTD
GARNI	11,511.89	174.67	3,057.48

Taxes Withheld

	Taxable	Taxable YTD	Current	YTD
FIT	788.40	18,060.16		
FICA	788.40	18,060.16	48.88	1,119.73
MEDI	788.40	18,060.16	11.43	261.83
SIT:MI	788.40	18,060.16	29.42	677.80
Total			89.73	2,059.36

Net Pay

	524.00	12,943.32
Checking (3667)	524.00	12,943.32

Timesheet

	Time Off	In	Out	Total
Mon, 05/23/2022		05:10a	02:49p	9:39
Tue, 05/24/2022		04:55a	02:29p	9:34
Wed, 05/25/2022		05:50a	03:10p	9:20
Thu, 05/26/2022		06:02a	02:10p	8:08
Fri, 05/27/2022		06:41a	12:00p	8:00

GPM INVESTMENTS, LLC 8565 MAGELLAN PARKWAY SUITE 400, Richmond, VA 23227

1 of 1

GPM INVESTMENTS, LLC
8565 MAGELLAN PARKWAY SUITE 400
Richmond, VA 23227Pay Date: 06/03/2022
Voucher #: (2941383)

Deposited To The Account(s) Of	Deposit #	Account Type	Account #	Transit ABA	Deposit
Kari Beeman	1	Checking	XXXXXX3667	264171241	524.00

Great Lakes/Great Lakes /131/5862 201030 06/03/2022 (2941383)

Kari Beeman
13920 Pinewood Dr
Grand Haven, MI 49417**Non-Negotiable - This Is Not A Check**1
GPM INVESTMENTS, LLC
8565 MAGELLAN PARKWAY SUITE 400

Exhibit 5

West Michigan Law Center

501 Baldwin St. Ste 201
Jenison, Michigan 49428
Phone: 616-777-0852
Fax: 616-457-9400
maureenvh@comcast.net

Maureen B. Van Hoven
Attorney at Law

July 11, 2022

Credit Acceptance Corporation
PO Box 5070
Southfield, MI 48086

Re: Credit Acceptance Corporation v Bowen
Bankruptcy Case No: 22-01202

Dear Credit Acceptance Corporation:

On June 9, 2022, Kari Beeman (FKA Kari Bowen) filed for bankruptcy protection. Your client is listed on the matrix.

You garnished Ms. Beeman's wages in the amount of \$2,292.73 within 90 of when she filed for Bankruptcy Protection. We scheduled the garnished amount and exempted it. You also garnished her Michigan State Tax Refund in the amount of \$622. We look forward to receiving a check for \$2,914.73 in the next two weeks.

If you have any questions or concerns, please feel free to contact me.

Sincerely,

Maureen Van Hoven

West Michigan Law Center

501 Baldwin St. Ste 201
Jenison, Michigan 49428
Phone: 616-777-0852
Fax: 616-457-9400
maureenvh@comcast.net

Maureen B. Van Hoven
Attorney at Law

August 8, 2022

Credit Acceptance Corporation
PO Box 5070
Southfield, MI 48086

Re: Credit Acceptance Corporation v Bowen
Bankruptcy Case No: 22-01202

Dear Credit Acceptance Corporation:

I wrote to you on July 11, 2022 but have not yet received a check. On June 9, 2022, Kari Beeman (FKA Kari Bowen) filed for bankruptcy protection. Your client is listed on the matrix.

You garnished Ms. Beeman's wages in the amount of \$2,292.73 within 90 of when she filed for Bankruptcy Protection. We scheduled the garnished amount and exempted it. You also garnished her Michigan State Tax Refund in the amount of \$622. We look forward to receiving a check for \$2,914.73 by return mail. Otherwise, I will file an Adversary.

If you have any questions or concerns, please feel free to contact me.

Sincerely,

Maureen Van Hoven